

WHEREAS, Respondent has reviewed and commented on such draft versions of the Examination report; and

WHEREAS, after considering Respondent's comments, the Department, through its examiners, has prepared a final report of the Examination, dated as of December 31, 2018 ("Final Examination Report"); and

WHEREAS, among other findings contained in the Final Examination Report, the Department concluded that the Respondent's practices and procedures did not comply with;

18 *Del. C.* § 2304 – Failure to maintain complaint handling procedures.

18 *Del. C.* § 2517 – Adherence to filings

WHEREAS, after communications with the Department, Respondent desires to resolve this matter without recourse to any administrative hearing or court action (such as an appeal).

NOW, THEREFORE, IT IS AGREED, by and between Respondent and the Department as follows:

1. Respondent accepts the Final Examination Report, waives any right to a hearing thereon, and agrees that the Department may file the Final Examination Report without any further modifications.
2. Upon execution of this Stipulation and Consent Order, Respondent shall pay to the Department an administrative penalty for the Notice Violations in the amount of Ten Thousand Dollars (\$ 10,000.00). Respondent shall make its check for the administrative penalty payable to the "State of Delaware."
3. Respondent waives any right to challenge in an administrative or court proceeding any of the terms and conditions of this Stipulation and Consent Order.

4. This Stipulation and Consent Order is the free and voluntary act of Respondent, and its terms are binding upon Respondent and may be admitted into evidence in any judicial or administrative proceeding against Respondent to enforce such terms. Respondent acknowledges that it has had a full opportunity to seek and receive advice of counsel on all matters related to this Stipulation and Consent Order.

5. This Stipulation and Consent Order contains all of the terms and conditions agreed to by the parties and constitutes the final agreement between Respondent and the Department.

6. No change, amendment, or modification hereto shall be effective or binding unless it is in writing, dated, and signed by the parties.

7. If the Department fails to act on any one or more defaults by Respondent, such failure to act shall not be a waiver of any rights hereunder on the part of the Department to declare Respondent in default and to take such action as may be permitted by this Stipulation and Consent Order or by law.


8. This Stipulation and Consent Order may be signed in duplicate, and both documents shall be considered originals. The person executing this Stipulation and Consent Order on behalf of Respondent shall acknowledge his or her signature before a Notary Public and, by executing this Stipulation and Consent Order, certifies that he or she is duly authorized to execute this Stipulation and Consent Order on behalf of Respondent. Respondent agrees that an uncertified copy of this Stipulation and Consent Order shall be valid as evidence in any proceeding for purposes of enforcement.

9. This Stipulation and Consent Order shall survive Respondent and be enforceable against its successors, transferors, or assigns.

[Signature Page Follows]

WINDSOR MOUNT JOY
MUTUAL INSURANCE
COMPANY

DELAWARE INSURANCE DEPARTMENT


Print Name: Jacob Klinefelter
Title: CEO
Date: 12/24/19


TRINIDAD NAVARRO
Insurance Commissioner
Date: 1/7/20

Witness to Respondent's Signature
Name: Dean M. Jantzen
Title: Asst Controller
Date: 12/24/19

STATE OF Pennsylvania)
COUNTY OF Lancaster) SS.

The foregoing instrument was acknowledged before me this 24th day of December 2019,
by Jacob M. Klinefelter who is personally known to me or who has produced
as identification, and who certified that he or she is duly authorized to
execute this document on behalf of Respondent.

GIVEN under my Hand and Seal of office, the day and year aforesaid.


NOTARY PUBLIC

Debra A. Getz
PRINT NAME

5/4/2022
MY COMMISSION EXPIRES

Commonwealth of Pennsylvania - Notary Seal
Debra A. Getz, Notary Public
Lancaster County
My commission expires May 4, 2022
Commission number 1007479
Member, Pennsylvania Association of Notaries

WINDSOR MOUNT JOY MUTUAL INSURANCE CO.
EPHRATA, PENNSYLVANIA 17522-0587

BB&T
BRANCH BANKING AND TRUST COMPANY
1800 BANK BBT BBT.com
50-912313

16273

PAY TO THE
ORDER OF State of Delaware

Ten Thousand and 00/100

State of Delaware

\$ **10,000.00

DOLLARS

MEMO

⑈016273⑈ ⑆031309123⑆1390000989157⑈

VOID AFTER 90 DAYS
Ben M. J. Jr.
AUTHORIZED SIGNATURE

WINDSOR MOUNT JOY MUTUAL INSURANCE CO.

State of Delaware

705B-b - Tax & License- Non PA Exam Fee

2019 Exam Stipulation and Consent Order

12/27/2019

10,000.00

16273

Security Features Included

Details on Back

DEC 30 2019
DELAWARE INSURANCE DEPT
MAIL ROOM

Cash in Bank-Cash Mgmt

10,000.00